

KOZENY & McCUBBIN, L.C. LLC

ATTORNEYS AT LAW

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Saint Louis, Missouri 63141

July 12, 2019

VIA ELECTRONIC FILING

Honorable Elizabeth S. Stong
United States Bankruptcy Court, EDNY
Conrad B Duberstein Courthouse
271-C Cadman Plaza East – Suite 1595
Brooklyn, NY 11201

Re: Dario Cordero
Creditor: Specialized Loan Servicing, LLC as servicer for MTGLQ Investors, L.P.
Chapter: 13
Case: 1-18-45217-ess

Dear Judge Stong,

Our office represents Specialized Loan Servicing, LLC as servicer for MTGLQ Investors, L.P., a secured creditor of the above referenced Debtor.

Our office received the attached letter from our client outlining additional documentation needed to continue the review. This letter has been provided to Debtor's counsel and we are awaiting the additional documentation at this time.

Please contact the undersigned at nybk@km-law.com should this court have any questions.

Very truly yours,
Kozeny & McCubbin, L.C. LLC

/s/ Wesley T. Kozeny
Wesley T. Kozeny, Esq.

Specialized Loan
Servicing

Part of the Computershare Group
 8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129

1-800-306-6062
 1-877-875-0981

TERESA CORDERO
 25505 149TH RD
 ROSEDALE, NY 11422

RE: Loan Number: 1018246035
 Property Address:
 14837 WELLER LN
 ROSEDALE, NY
 11422

06/28/2019

Dear TERESA CORDERO,

Specialized Loan Servicing ("SLS") has received the documentation you have sent as part of your request for mortgage assistance. Your application isn't complete. This letter includes listed documents you have provided which are invalid and requirements which have not yet been fulfilled and a list of the document(s) we have already received that are valid. We need to receive all of the document requirements by 07/28/2019 so we can review your request.

If you have received this letter and there are less than 45 days until your scheduled sale, please call us immediately at 1-800-306-6059 to discuss your options.

Please review the list of missing requirements below and information on how to fulfill the requirement so we can continue our review of your request. To avoid delays we must receive all required items by 07/28/2019.

Items Requiring Action From TERESA CORDERO

Requirement	What is needed to satisfy requirement
Hardship Identification	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • RMA • Form 710 • Hardship Letter <p>The following must be provided:</p> <ul style="list-style-type: none"> • Hardship Length • Hardship Type <p>We have received:</p> <ul style="list-style-type: none"> • RMA dated 06-13-2019

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Expense Identification	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • RMA • Form 710 <p>The following must be provided:</p> <ul style="list-style-type: none"> • Number of People <p>We have received:</p> <ul style="list-style-type: none"> • RMA dated 06-13-2019
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Items Requiring Action From DARIO CORDERO

Requirement	What is needed to satisfy requirement
Proof Of Income Amount for ALLIED AVIATION SERVICES INC	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • Paystub • Employment Letter • Employment Contract • Verification of Employment <p>Please provide proof of income for 1 consecutive months.</p> <p>The following must be provided:</p> <ul style="list-style-type: none"> • Months Paid Per Year
Proof Of Income Amount for US DEPARTMENT OF TREASURY	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • Bank Statement • Social Security Statement <p>Please provide proof of income for 2 consecutive months.</p>

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Hardship Identification	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • RMA • Form 710 • Hardship Letter <p>The following must be provided:</p> <ul style="list-style-type: none"> • Hardship Length • Hardship Type <p>We have received:</p> <ul style="list-style-type: none"> • RMA dated 06-13-2019
Expense Identification	<p>The following document(s) as applicable:</p> <ul style="list-style-type: none"> • RMA • Form 710 <p>The following must be provided:</p> <ul style="list-style-type: none"> • Number of People <p>We have received:</p> <ul style="list-style-type: none"> • RMA dated 06-13-2019

Invalid Documents Received:

Document	Pertaining To	Date Document Received	Reason(s) Document is invalid
Bank Statement	CHASE	06/26/2019	• Document date validity expired
Employment Letter	DARIO CORDERO	06/26/2019	<ul style="list-style-type: none"> • Gross Amount was not supplied • Signature was not dated • Income Frequency was not supplied • Signature was not supplied
Social Security Statement	DARIO CORDERO	06/26/2019	• Year of Coverage is not in the current year or future year

Valid Document(s) Received:

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Document	Pertaining To	Date Document Received	Date Document Expires
Bank Statement dated 04-11-2019	CHASE	06/26/2019	09/24/2019
Contributor Credit Authorization dated 06-13-2019	DARIO CORDERO	06/26/2019	09/24/2019
RMA dated 06-13-2019	TERESA CORDERO and DARIO CORDERO	06/26/2019	09/24/2019
4506T dated 06-13-2019	DARIO CORDERO	06/26/2019	10/24/2019
Utility Bill dated 05-13-2019	DARIO CORDERO	06/26/2019	09/24/2019
Correspondence	DARIO CORDERO	06/26/2019	09/24/2019

Any additional or revised documentation may be provided via one of the following:

Mail	Fax	Email	Web
8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129	1-877-875-0981 (Page limit per transmission is 25 pages)	crdocs@sls.net	www.sls.net

Please read the following section carefully to understand what you can expect from this process:

- Once we receive a complete application and verify your information, we will determine whether you qualify for a mortgage relief option
- Please note that it may take up to 30 days for us to review your complete application.
 - We will process your request as quickly as possible.
 - If this is your first evaluation since the account was last current and you submit a complete loss mitigation application and SLS has not made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process SLS will not initiate foreclosure proceedings.

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- If this is your first evaluation since the account was last current and you submit a complete loss mitigation application after SLS has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process but more than 37 days before a foreclosure sale, SLS will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale.
 - If SLS has already moved for a foreclosure judgment or order of sale prior to receiving a completed application but more than 37 days before a foreclosure sale, SLS will take reasonable steps, such as requesting the court delay the consideration of the motion, to avoid a ruling on such a motion until SLS has completed the loss mitigation evaluation, however, there is no guarantee that we will be able to postpone a scheduled sale, because a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not agree to halt the scheduled sale.
- If you qualify for a Trial Period Plan that may result in a permanent modification of your loan, we will send you a Trial Period Plan with a cover letter explaining the terms.
 - You will have at least 14 days from the date of receipt to accept the Trial Plan offer.
 - Under the Trial Period Plan, you will be required to make trial period payments, instead of your regular mortgage loan payments and comply with the terms of the Trial Period Plan.
 - Upon completion of the Trial Period Plan we will provide you with copies of the modification agreement for your signature.
 - You will need to sign, notarize and return the Modification Agreement to us promptly so that we can permanently modify your account.
 - Trial Period Plan payments should continue to be made until the modification is finalized.
- If you are approved for a mortgage relief option, a foreclosure sale will not occur if you continue to honor the terms of the Agreement.
- If you are approved for a mortgage relief option, a foreclosure sale will not occur if you continue to honor the terms of the Agreement.
- If your Deed in Lieu is approved, a foreclosure sale will not occur if you honor the terms of the Agreement.
 - Clear and marketable title is required to be considered for a Deed in Lieu.
- If you would like to be considered for a short sale, SLS must receive all referenced documents prior to considering an offer.
 - The following documents are required as part of your offer:
 - Proposed HUD-1/Settlement Statement for the offer being provided for consideration.
 - Sales contract signed by all parties including a short sale addendum.
 - The buyer's pre-qualification letter or proof of funds.
 - If your offer is approved, a foreclosure sale will not occur if you honor the terms of the Agreement.
 - **If your loan has Mortgage Insurance.** Please be aware that short sale offers may be subject to approval by your mortgage insurer. Approved offers may be contingent on execution of a promissory note.
- Please be aware that a deficiency payment may be required as part of the Agreement if a deficiency claim is permitted by applicable state law or investor requirement and will be disclosed as part of your agreement.
- Consider contacting the servicers of any other loans secured by the same property to discuss loss mitigation options.

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- In addition, if you are currently in a bankruptcy proceeding, approval of any foreclosure prevention option for which you may be eligible is contingent on approval of the bankruptcy court in your bankruptcy case.
- If we estimate the current value of your home as part of our review of your request for mortgage assistance, we'll send you a copy of the appraisal or valuation.
- Please note, you may be entitled to additional protections under State or Federal law.

If you have questions concerning this letter or need further assistance, you may contact me or our Customer Resolution Department at 1-800-306-6059 Monday through Friday, 7:00 a.m. until 7:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

If you have other questions about alternatives to foreclosure that cannot be answered by Specialized Loan Servicing LLC ("SLS"), you may contact HUD at 1-800-569-4287 or contact a HUD approved counselor at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>. HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. For additional contact information for housing counselors you may also contact the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp>.

Sincerely,

William (Teller ID: 24579)
Customer Resolution Department
Specialized Loan Servicing LLC

PLEASE SEE IMPORTANT DISCLOSURES ON THE FOLLOWING PAGE

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SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

SUCCESSORS IN INTEREST - IF YOU ARE IN RECEIPT OF THIS COMMUNICATION PURSUANT TO YOUR STATUS AS A SUCCESSOR IN INTEREST TO THE SUBJECT PROPERTY, THIS NOTICE DOES NOT MAKE YOU LIABLE FOR THE MORTGAGE DEBT. UNLESS YOU ARE PERSONALLY LIABLE FOR OR HAVE ASSUMED THE MORTGAGE LOAN, YOU CANNOT BE REQUIRED TO USE YOUR ASSETS TO PAY THE MORTGAGE DEBT. THE LENDER HAS A SECURITY INTEREST IN THE PROPERTY AND A RIGHT TO FORECLOSE ON THE PROPERTY, WHEN PERMITTED BY LAW AND AUTHORIZED UNDER THE MORTGAGE LOAN CONTRACT.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20006.

Specialized Loan Servicing LLC (the servicer for this loan) is regulated by the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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Important Notice To Servicemembers And Their Dependents

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or investor policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call SLS at 1-800-306-6059.

**NOTICES OF ERROR AND REQUESTS FOR INFORMATION (INCLUDING QUALIFIED WRITTEN REQUESTS),
MUST BE SUBMITTED IN WRITING TO: SPECIALIZED LOAN SERVICING LLC, P.O. BOX 630147, LITTLETON,
CO 80163-0147**